

FIG 1

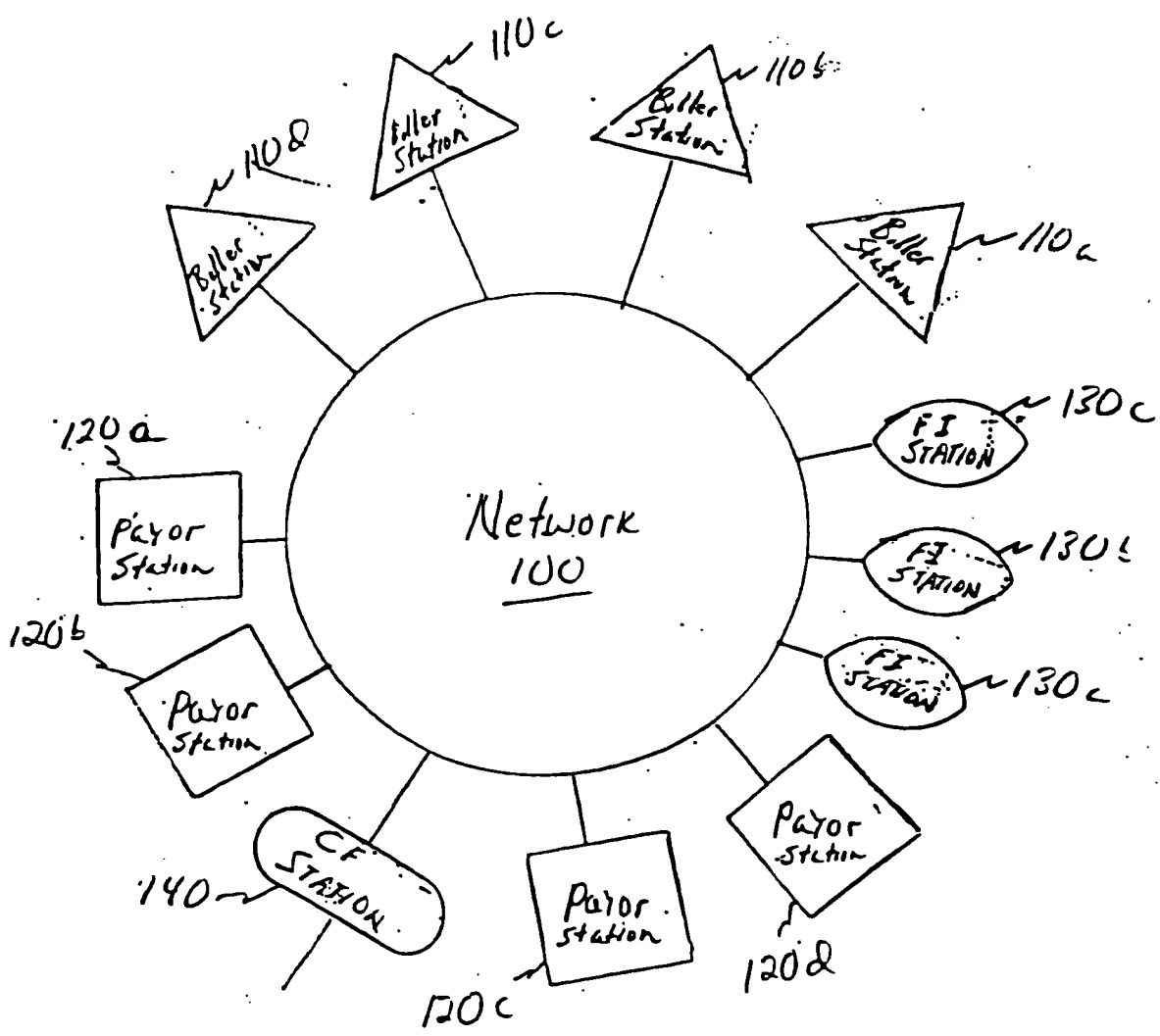


FIG 1 20000000

# FIG 2

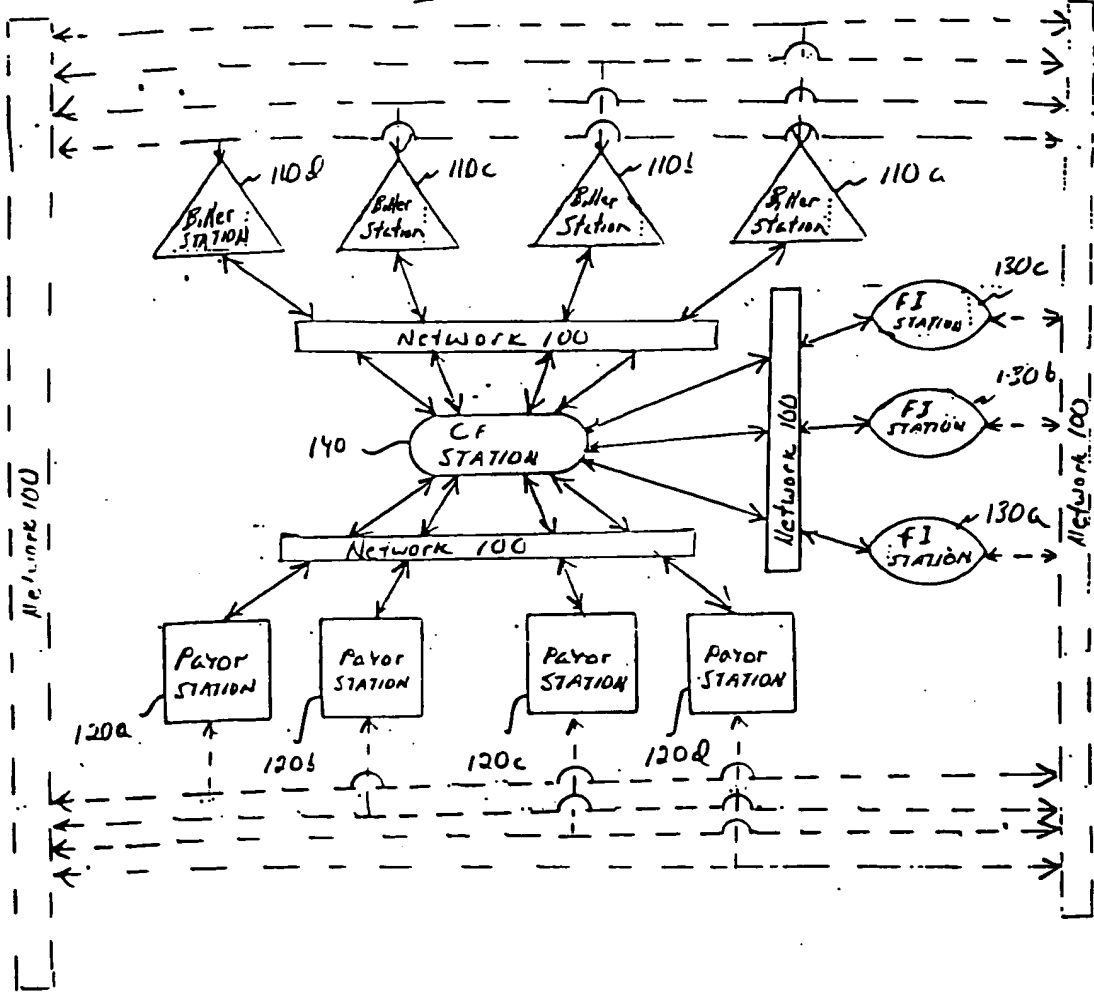


FIG 2

FIG. 2A

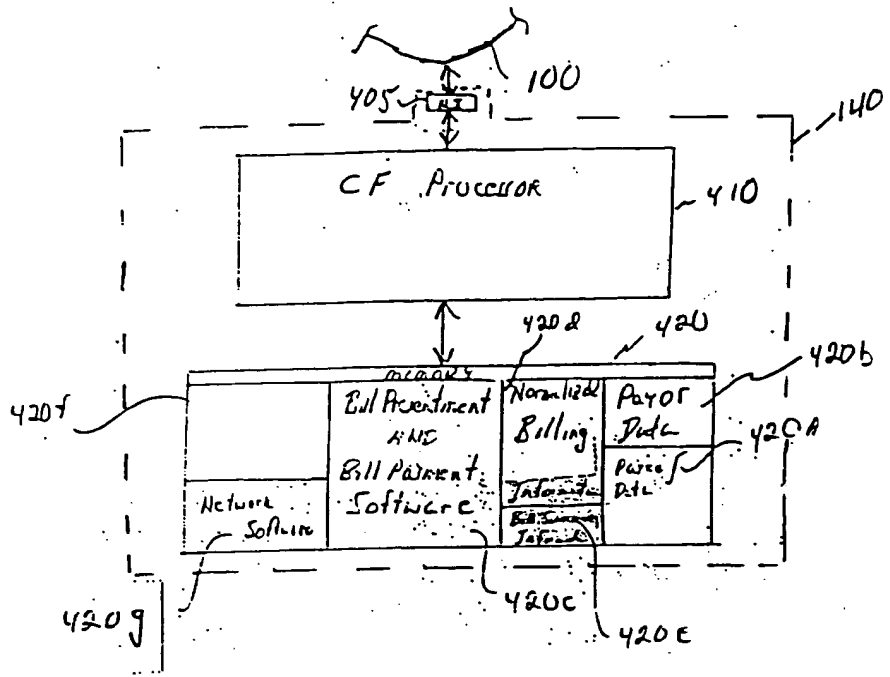


FIG 2A

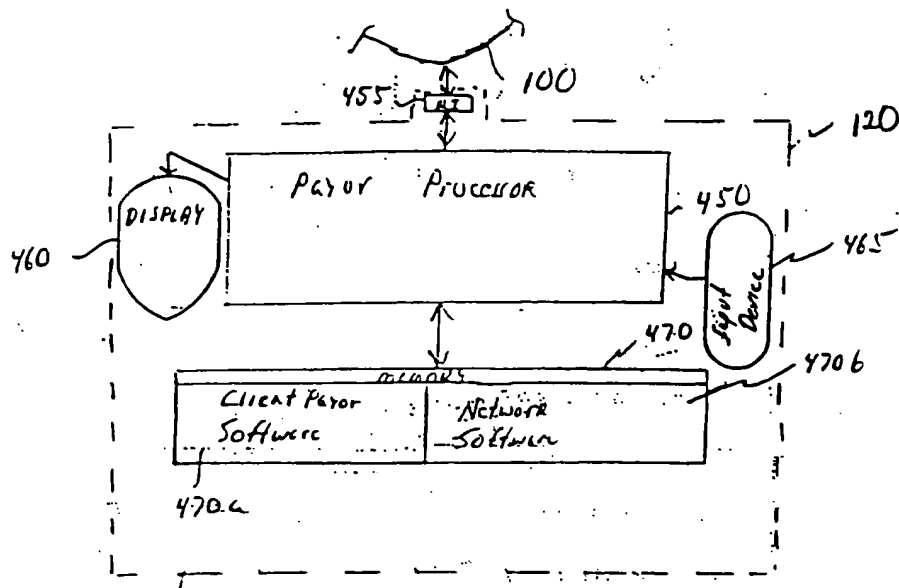


FIG 2B

FIG. 2B is a block diagram of a system 100.

FIG. 3

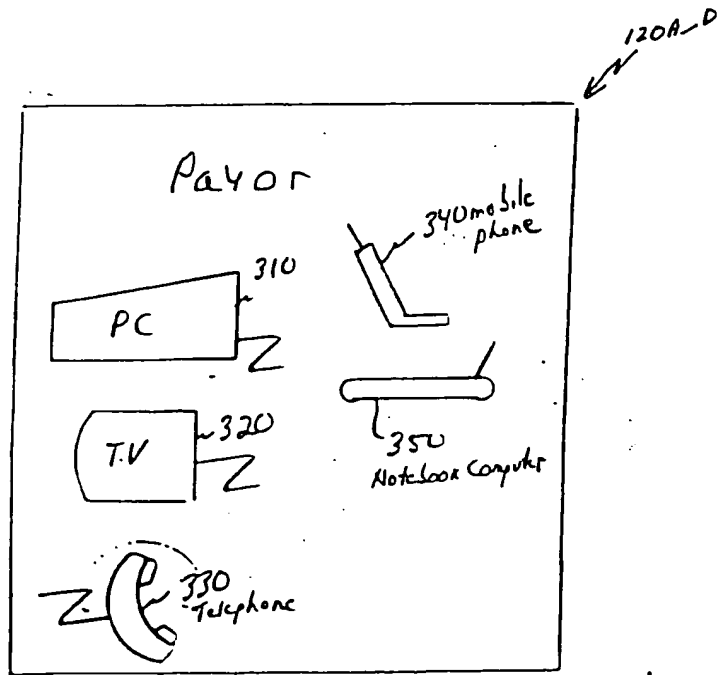


FIG 3

Enrollment  
Select Biller

560

565

PLEASE INSERT
BILLER NAME
BILLER ADDRESS
ACCT NO.

570

FIG 4

562

560

565

PLEASE INSERT
BELL SOUTH TELECOMMUNICATIONS
CAPITOL MORTGAGE
COMSTARS ENERGY
CLUB MUTUAL GROUP
Columbia Gas of Ohio
Florida Power & Light
GAU ELECTRIC IN FLORIDA
GAU ENERGY CORP.
GAU ENERGY METHOD
General Gas of Florida
SHALL BUSINESS ADMINISTRATION

ACCT No.

Enrollment  
Personal Information

510 First Name MI Last Name

520 Social Security # Mother's Maiden Name

530 Street Address City State Zip

Home Phone Work Phone

FIG 5

540

550

# Enrollment

## Banking and Login Info

610

620

630

640

Route & Transit Number	Account Number
0084430046	001409038

Routing Transit Bank Account

Logon Information

User Name (max 10 char)

Password Password (confirm)

FIG 6



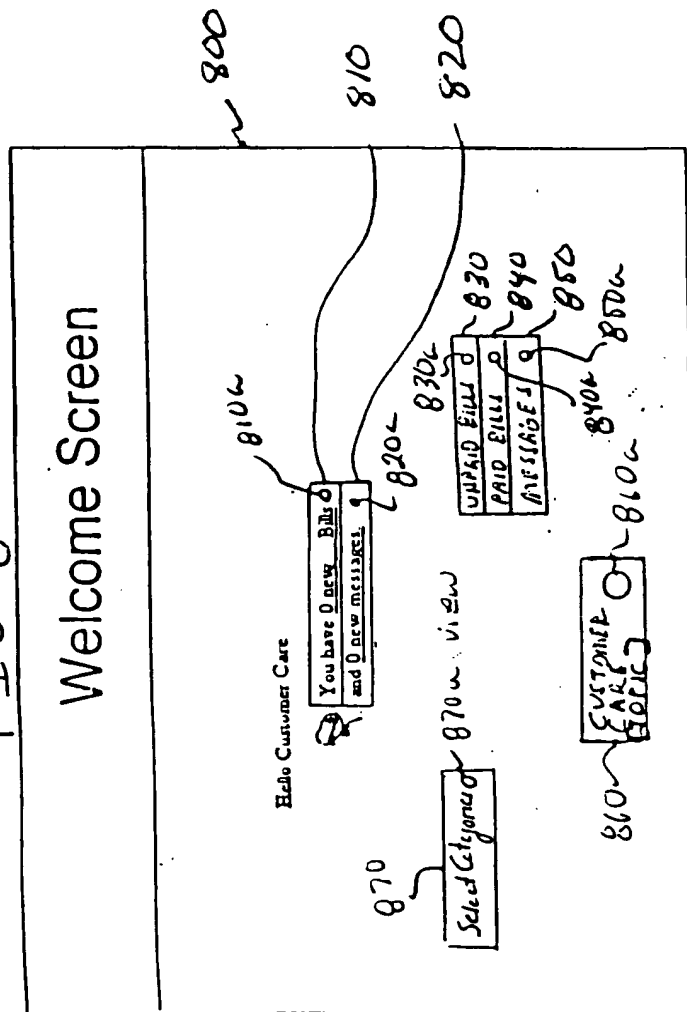
```

graph TD
    705[Receive Billing Info from Billers] --> 710[Normalize and Store Billing Info]
    710 --> 715[Summarize and Store Billing Info]
    715 --> 720[Notify Payer of Bill Availability]
    720 --> 725[Receive Request from Payer for Bill Presentation Info]
    725 --> 730[Transmit Bill Presentation Info to Payer]
    730 --> 740{Is Bill Payment Notice Ack'd?}
    740 -- No --> 720
    740 -- Yes --> 755{Is Bill to Be Paid by Elec Fund Transfer?}
    755 -- Yes --> 760[Transmit Elec Fund Transfer Instruction to FI of Payer]
    755 -- No --> 770[Direct Printing & Mailing of Check with Payer Acct Info]
    760 --> 765[Transmit Notice of Banked Deposit to Biller w Payer Acct Info]
    765 --> 735{Is Bill Presentation Info Repeated?}
    735 -- No --> 730
    735 -- Yes --> 755
  
```

FIG 7

FIG 7

FIG 8



✓ 900

520

513

View: Unpaid 82b 15

eCAPSTEAD 507-910c

Amount: \$555.78 Due Date: 11/01/1997



103

Amount: \$100.25 Due Date: 11/02/1997

**Q BELL SOUTH**

Amount: \$5.30 Due Date: 11/05/1997

FIG 9A

930

Quick Pay. Unpaid Bills 2 / 540

*TO PAY MULTIPLE BILLS IN A PARTICULAR CATEGORY, SPECIFY THE AMOUNT*

Category.	Unpaid Bills	Change
Pay	Payee	Amount
<input checked="" type="checkbox"/>	CAPSTEAD MORTGAGE	365.78
<input checked="" type="checkbox"/>	FLORDIA POWER AND LIGHT	100.25
<input checked="" type="checkbox"/>	BELLSOUTH TELECOMMUNICATIONS	65.30
<span style="border: 1px solid black; border-radius: 10px; padding: 5px;">Pay Bills</span>	<span style="border: 1px solid black; border-radius: 10px; padding: 5px;">Reset</span>	

FIG 9B

FIG 9C

٤٤٧

BILLER NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
	UP TO \$500.00 Minimum Due \$ 27.35 Total Due	MONTHLY ONCE WEEKLY YEARLY
<div style="text-align: center;">↓</div>	<div style="text-align: center;">↓</div>	<div style="text-align: center;">↓</div>

1005
1010
1020c
1015

PAY TOTAL ALL BILLS TO XX/YY/ZZ Ⓟ

PAY MINIMUM WITH ALL BILL TO XX/YY/ZZ Ⓟ

DO NOT SEND BILL

SEND BILL Ⓟ

1025a      1035

✓ 1030  
✓ 1030 2  
— 1035 2

FIG 10A

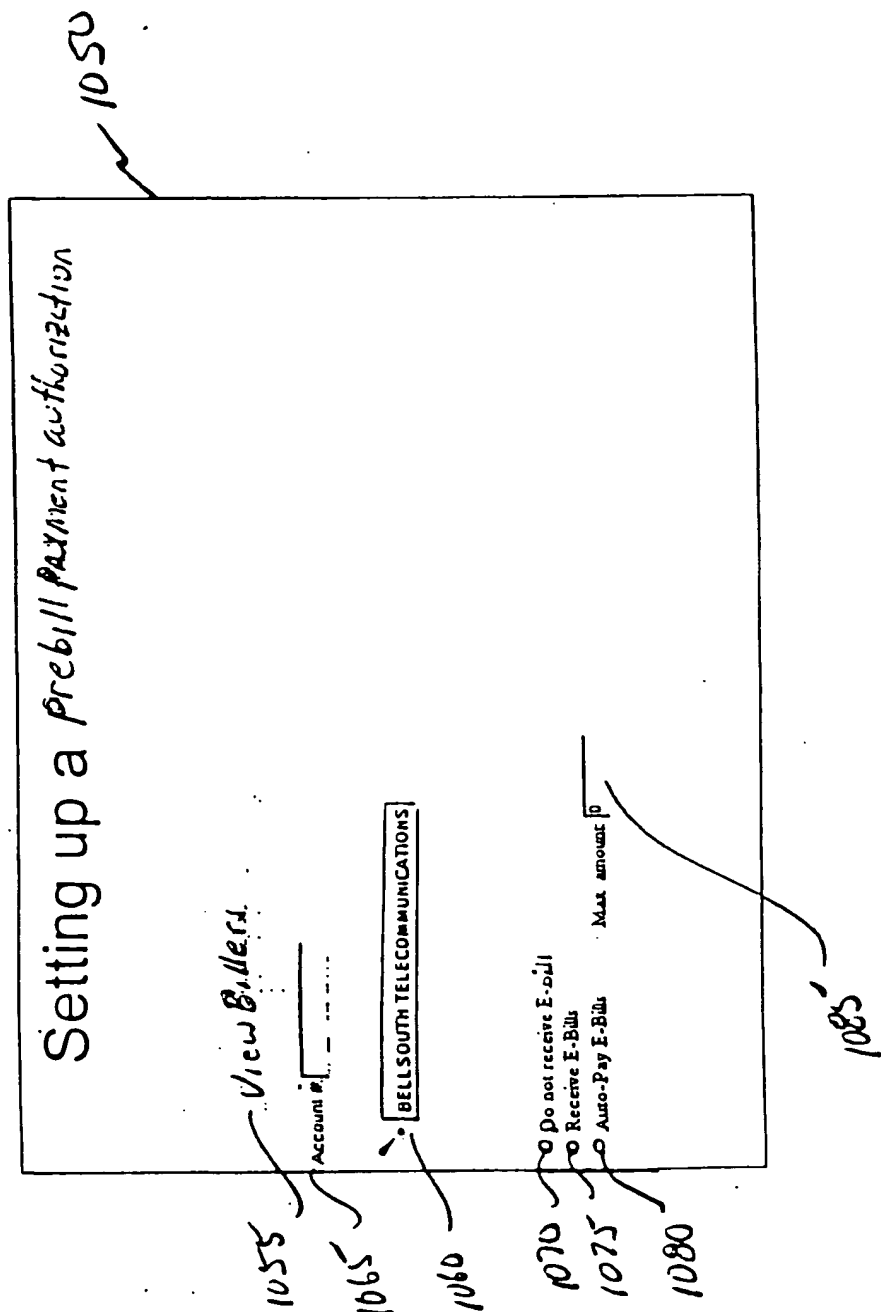


FIG 10B

1100



# BELLSOUTH

**ELECTRONIC BILLING NOTICE**

**DUE DATE**  
September 10, 1951

**TOTAL PAYMENT**  
**\$ 228.40**

**John Riley**  
11234 Main Street  
Anytown, USA 65434

**BELL SOUTH**

Account Number: 770 555-1247 240 1886  
Bill Period Date: September, 1998

### Summary of Charges

### Current Charges

BellSouth	
Monthly Service Charges	219.96
Other Charges and Credits	1.20
Itemized Calls	2.61
Taxes	4.63
Total Current Charges for BellSouth Companies	228.40
Total Current Charges Due Before Mar 4	228.40
Total Current Charges include the following amounts:	
Regulated Charges	63.74
Nonregulated Charges	162.66
Total Amount Due	228.40

0111

FIG 11



Pat. No. 4,352,560

1200

1215

1220

1245

1210

1225

1230

FIG 12A

To pay a bill in the payment information and click on the Pay Bill button below.

John Riley  
1234 Main Street  
Anytown, USA 65434

Pay to the order of:

BELL SOUTH TELECOMMUNICATIONS

Date: 9/8/1998

Amount: 228.40

Pay: Once

Pay Bill

FIG 12B

# Pay Bills

## Pay Bills ☒

To pay a bill fill in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL  
45704 Tremont Terrace  
NORCROSS, GA 300920000

Date:

Pay to the order of:

Phone Select

Amount:

Pay:

1260

1275

1260

1265

1255

1270

1275a

1285

1280

1250

1034232300

1250

## Pay Bills

### Pay Bills @

To pay a bill fill in the payment information and click on the Pay Bill button below

BRENDA K CONLEY  
51 GRAND BLVD  
SHELBY, OH 448750000

Date:

Amount:

Pay to the order of:

Phone Number

Pay:

Once

Weekly  
Biweekly  
Monthly  
Quarterly  
Semiannual  
Yearly

1255

1275

FIG 12C

FIG 13

# Payment List

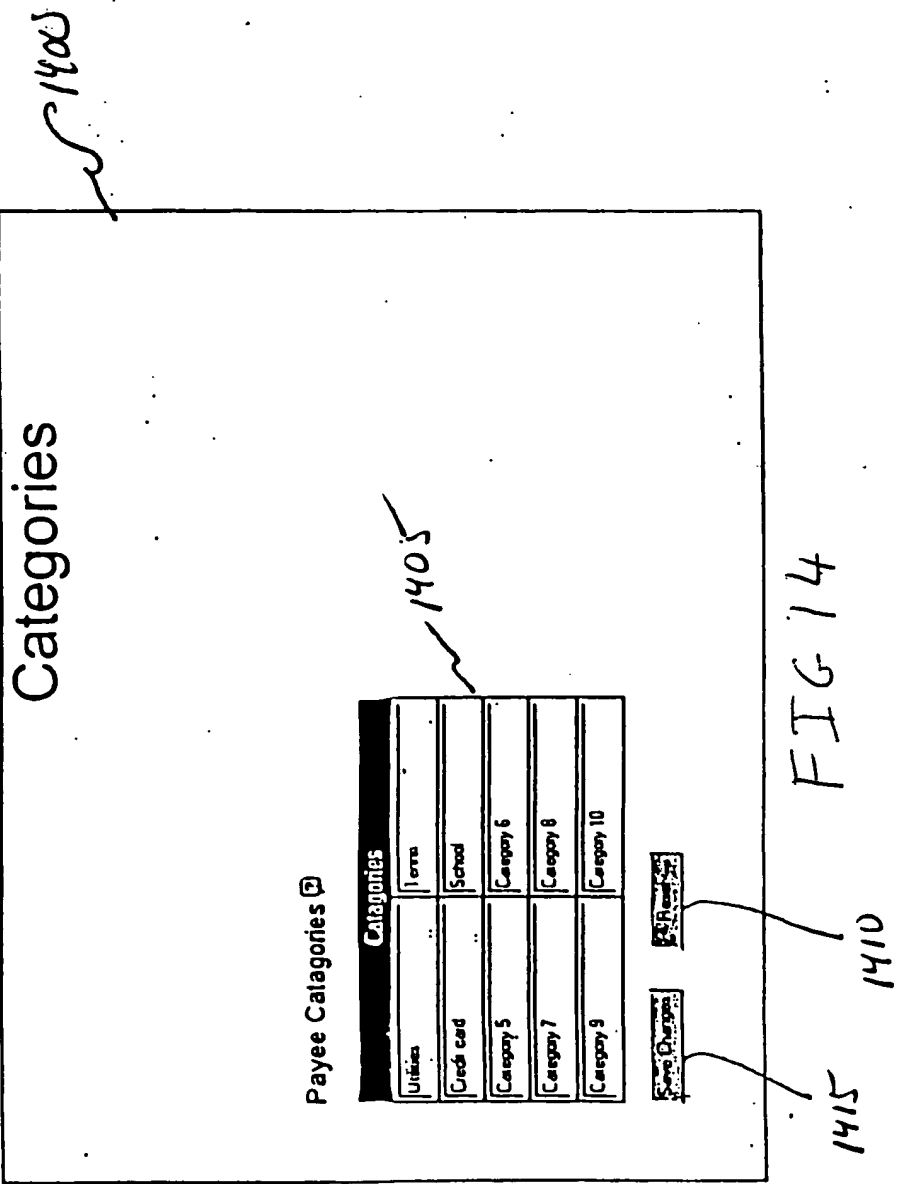
Payment List 3

Payer	Date	Amount	Recurrence	Confirm #	Status	Action
Lakewood Racquet Club	10/25/1997	105.00	Monthly	WPBI-3M65-210J	Pending	Stop/Edt
Lakewood Racquet Club	09/25/1997	105.00	Monthly	WPBI-3M65-210J	Processed: 09/22/1997 Check # E-Pay	Inquire
Kdm Heyde	09/10/1997	1.00	-	WPBI-4010-36EC	Processed: 09/05/1997 Check # E-Pay	Inquire

1310 1315 1320 1325 1330 1335 1340

1300

1305



The diagram shows a business form with the following sections and handwritten annotations:

- Top Left Section:**
  - Field: Payor Name & Address (Annotated with 1530)
  - Field: Payment Due Date (Annotated with 1535)
  - Field: Pay to XYZ Company
  - Field: Total Payment Amount
  - Field: Invoice No. (Annotated with 1540)
  - Field: Approved (Annotated with 1545)
- Top Right Section:**
  - Field: Billor Name
  - Field: Billor Address
  - Field: Payor Account No.
  - Field: Invoice # (Annotated with 1515)
  - Field: Invoice Date (Annotated with 1500)
- Middle Section:**
  - Table with 2 columns: Date and Product / Service.
    - Row 1: Price (Annotated with 1520)
    - Row 2: Price
    - Row 3: Total
    - Row 4: Minimum Payment
  - Field: Applied Rec Date (Annotated with 1505)
- Bottom Section:**
  - Field: Terms and Conditions (Annotated with 1555)
  - Field: Advertisement (Annotated with 1560)
  - Field: Insurance Code (Annotated with 1550)
  - Field: Payment Mode (Annotated with 1570)

Arrows indicate relationships and flow between these sections and fields.

FIG 15

15-659